

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: CAROL WILLIAMS STEWART      §      Case No. 09 - 45762  
   §      Hon. A. BENJAMIN GOLDGAR  
   §      Chapter 7  
   §

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Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that  
ALLAN J. DeMARS, trustee of the above styled estate, has filed a  
Final Report and the trustee and the trustee's professionals have filed final fee applications, which are  
summarized in the attached Summary of Trustee's Final Report and Application for Compensation.

The complete Final Report and all applications for compensation are available for inspection at  
the Office of the Clerk, at the following address:  
219 S. Dearborn St., 7th Floor, Chicago, IL

Any person wishing to object to any Fee Application that has not already been approved or to the  
Final Report, must file a written objection, serve a copy of the objection upon the trustee, any party  
whose Application is being challenged and the United States Trustee. A hearing on fee applications and  
any objection to the Final Report will be held at 10:00a.m. on JULY 21, 2010 in Courtroom  
613, Dirksen Federal Building, 219 S. Dearborn Street, Chicago, IL.

If no objections are filed, upon entry of an order on fee applications, the trustee may pay  
dividends pursuant to FRBP 3009 without further order of the Court.

By: Clerk US Bankruptcy Court

(Title of person signing form)

*Trustee's Name:*

ALLAN J. DeMARS

*Trustee's Address:*

100 W. Monroe St., Suite 910, Chicago, IL 60603

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: CAROL WILLIAMS STEWART      §      Case No. 09-45762  
   §      Hon. A. BENJAMIN GOLDGAR  
   §      Chapter 7  
   §

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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	<u>\$28,758.07</u>
<i>and approved disbursements of</i>	<u>\$0.00</u>
<i>leaving a balance on hand of <sup>1</sup></i>	<u>\$28,758.07</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
NONE	<u>\$0.00</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> ALLAN J. DeMARS	\$3,625.81	\$11.94
<i>Attorney for trustee</i> ALLAN J. DeMARS	\$3,740.00	
<i>Appraiser</i>		
<i>Auctioneer</i>		
<i>Accountant</i>		
<i>Special Attorney for trustee</i>		
<i>Charges, U.S. Bankruptcy Court</i>		
<i>Fees, United States Trustee</i>		
<i>Other</i>		

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i>		
<i>Attorney for</i>		
<i>Accountant for</i>		
<i>Appraiser for</i>		
<i>Other</i>		

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$49,220.24 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	Internal Revenue Service	\$500.00	\$217.19
5	Illinois Dept. of Revenue	\$48,720.24	\$21,163.13

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$3,212.16 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
2	Chase Bank USA, NA	\$3,212.16	\$0.00

Tardily filed claims of general (unsecured) creditors totaling \$1,400,000.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
4	American Chartered Bank	\$1,400,000.00	\$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$4,734.10 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
5	Illinois Dept. of Revenue	\$4,734.10	\$0.00

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/ ALLAN J. DeMARS

Trustee

Trustee's Name:  
ALLAN J. DeMARS

Trustee's Address:  
100 W. Monroe Street  
Suite 910  
Chicago, IL 60603

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 5

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-45762

User: dwilliams  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 18

Date Rcvd: Jun 22, 2010

The following entities were noticed by first class mail on Jun 24, 2010.

db +Carol Williams Stewart, 57 E Delaware Place, #3301, Chicago, IL 60611-1630  
 aty +Rebecca D. Rosenthal, Adelman & Gettleman, Ltd., 53 W. Jackson Blvd, Suite 1050,  
 Chicago, IL 60604-3786  
 tr +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957  
 14931502 +401 East Ontario, Homeowner's Association, 401 East Ontario, Chicago, IL 60611-3051  
 14801556 +American Chartered Bank, Jonathan P Friedland, Levenfeld Pearlstein, LLC,  
 2 North LaSalle, Suite 1300, Chicago, IL 60602-3709  
 14931507 +Boston Stores, HSBC Retail Services, PO Box 17264, Baltimore, MD 21297-1264  
 15153217 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,  
 Dallas, TX 75374-0933  
 14801557 DIRECTV, Customer Service, P.O. Box 6550, Greenwood Village, CO 80155-6550  
 14801558 +HSBC Retail Services, PO Box 17264, Baltimore, MD 21297-1264  
 14931503 +Home National Bank, PO Box 518, Winfield, KS 67156-0518  
 14931505 ++ILLINOIS DEPARTMENT OF REVENUE, P O BOX 64338, CHICAGO IL 60664-0338  
 (address filed with court: IL Dept Of Revenue, Bankruptcy Section-Level 7-425, 100 W Randolph,  
 Chicago, IL 60601)  
 15127184 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
 PHILADELPHIA PA 19114-0326  
 (address filed with court: Internal Revenue Service, Centralized Insolvency Operations,  
 P.O. Box 21126, Philadelphia PA 19114)  
 14931506 +IRS Special Procedures Branch, 230 S Dearborn, Attn: Stop 5010-CHI, Chicago, IL 60604-1688  
 15661514 Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338  
 14931508 +US Attorney (Northern District), Patrick Fitzgerald, 219 S Dearborn, 5th FL,  
 Chicago, IL 60604-2029  
 14931509 US Department of Justice, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0001  
 14931504 +USA Painting Remodeling, 2660 W Winnemac, Chicago, IL 60625-2712

The following entities were noticed by electronic transmission on Jun 23, 2010.

14801559 +E-mail/PDF: cr-bankruptcy@kohls.com Jun 23 2010 03:22:41 Kohl's Dept Stores, PO Box 2983,  
 Milwaukee, WI 53201-2983

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2010

Signature:

